Questions and Answers

Q. I'm a student getting social security payments. In the summers I work at a part-time job. Someone told me that I'll be able to earn more than $2,100 this year and still get all my social Security checks. Is this true?

A. This year you can earn as much as $2,400 and still get your full social security benefits. If you earn more than $2,400, $1 in benefits will be withheld for every $2 you earn over $2,400. Regardless of your total earnings for the year, you'll get your checks for any month in which your earnings are $200 or less.

Q. I'm going to operate a private camp next summer, and I'll soon be interviewing young people for counselor jobs. The counselors I hire will get free room and board and a small salary. Will I have to pay social security contributions on the value of their room and board?

A. Yes. The fair value of their room and board plus their cash salaries are their total earnings for social security purposes and must be reported when you send in the social security contributions for them.

Q. I got a notice from social security showing that I need 2 more quarters of coverage to qualify for retirement payments. May I pay the social security contributions for these 2 quarters without working so I can qualify?

A. No. You can earn quarters of coverage only by working at a job covered by social security or by being self-employed. A "quarter of coverage" is any calendar quarter in which you are paid $50 or more in wages in covered employment. Net income of $400 or more in a year from covered self-employment will give you 4 quarters of coverage.

Q. My sister, who has 4 children, has very little income. Her 10-year-old son is mentally retarded. Can she get a monthly supplemental security income payment for her son?

A. It depends on how severe the child's condition is and what the family's income and resources are. Your sister should contact any social security office to get complete details.

Q. I'll be getting my first job in a couple of months, and I can't find my social security card. I know I got one several years ago, but I must have lost it. What should I do now?

A. It's advisable to keep the stub of your card so you'll have a separate record of your social security number. If you've kept the stub, you should take it to any social security office to get a duplicate card promptly. If you haven't kept the stub, get an application for a new social security card at any post office or social security office. Be sure to fill out the application completely and take it to any social security office along with your driver's license or other evidence of your identity. This application will be used to locate your record and your social security number. Social security will send you a duplicate card with your original number on it in several weeks.

Q. I'm a 20-year-old student, and I get social security payments. Since I need to find a part-time job, I'll have to cut down the number of classes I'm taking.

Will I still be able to get my social security checks every month?

A. It will depend on what your school considers full-time attendance. If you cut your class attendance below this level, your social security checks will stop. You must be attending school full time to be eligible for student payments. For more information, you should contact any social security office.

Q. I recently read that people serving in the military service after 1956 can get extra social security credit. I'm not ready to retire yet, but I want to be sure I get this credit. Do I need to do anything now?

A. No. You'll get this credit when you apply for any kind of monthly social security payments. All you'll need is some proof of your military service, such as an honorable discharge certificate.

Have a question about social security and it's retirement, survivors, disability, or Medicare benefits? See your telephone directory for the phone number and address of the nearest social security office.

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Hebron Church Plans 125th Anniversary

Hebron Baptist Church plans to hold its 125th anniversary on Sunday, August 4, 1974.

The guest speaker will be the Rev. Collie Rock, a former pastor of the church.

Among the guests scheduled for the afternoon program will be the Rocks Quartet and Mrs. Betty Rhodenizer.

All present and former members are invited to attend.

Check

your social security number ... it's a vital tax account number.

Of Interest To Veterans

Educational assistance checks for some 150,000 veterans whose G. I. Bill eligibility was extended by one month will reach them by late June or earlier, the Veterans Administration announced today.

On May 31, the day the G. I. Education entitlement expired for veterans discharged between Jan. 31, 1955, and July 1, 1966, the President signed PL 93-293 granting a 30-day extension to the eight years entitlement veterans normally have.

Long before the legislation was passed, VA accomplished all possible preliminary steps for the speedy service in anticipation that some form of extension would be passed by Congress and approved by the President. In addition to the May 31 law, a supplemental appropriation is needed to fund the increases, but speedy congressional action is expected on the President's request for the necessary funds. The extension allows 85,000 veterans pursuing coorespondence courses during May to continue through June. The extra month of eligibility extends also to nearly 4 million other eligible veterans not currently training.

Commencing on the pay problem posed by the former May 31 deadline, VA officials explained: "Most veterans receive educational assistance checks at the beginning of each month of training, but veterans who continued training after th deadline could not legally be paid for June training."

The new deadline, July 1, 1974, for veterans separated from service between Jan. 31, 1955, and July 1, 1966, applies only to school training, it was pointed out. Veterans taking farm cooperative, flight, apprenticeship, and on-job training have until Aug. 30, 1975. to complete training.

Single veterans going to school full time under the GI Bill draw $220 monthly in educational assistance, while those with dependents receive higher benefits. VA officials noted bills are pending in congress to increase allowances, and to extend GI Bill eligibility form eight to twn years.

Streams To Be Stocked

Trout stocking operations will take place in fifteen Virginia Counties beginning July 1, 1974 according to Jark Hoffman, Chief of the Game Commission's Fish Division. The streams to be stocked, their county location and the dates of the stocking operation include: July 1st: RUSSELL COUNTY, Big Stony Creek. FEDERICK CO., Cedar Creek. HENRY CO., Smith River. AMHERST CO., South Fork Piny River and Piny River proper. NELSON CO., North Fork Tye River and Tye River. July 2nd: CARROLL CO., Little Reed Island. PATRICK CO., Dan River (below Power House). Scott Co., Stony Creek. LEE CO., Martins Creek. HIGHLAND CO., Bullpasture River, Jackson River, Back Creek. July 3rd: BATH CO., Bullpasture River, Spring Run. BOTETOURT CO., Jennings Creek. SMYTH CO., South Fork Holston River.

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REPORT OF CONDITION, CONSOLIDATING DOMESTIC SUBSIDIARIES, OF THE

IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS ON JUNE 30, 1974, PUBLISHED IN RESPONSE TO CALL MADE BY COMPTROLLER OF THE CURRENCY, UNDER TITLE 12, UNITED STATES CODE, SECTION

ASSETS

Cash and due from banks	88
U. S. Treasury securities	70
Obligations of other U. S. Government agencies and corporations	40
Obligations of States and political subdivisions	3,14
Other securities (including $25,500.00 corporate stock)	2
Federal funds sold and securities purchased under agreements to resell	20
Loans	11,04
Bank premises, furniture and fixtures, and other assets representing bank premises	37
Other assets	
TOTAL ASSETS	16,70

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	3,10
Time and savings deposits of individuals, partnerships, and corporations	10,66
Deposits of United States Government	12
Deposits of States and political subdivisions	85
Certified and officers' checks, etc.	7
TOTAL DEPOSITS	$14,825,023.24
(a) Total demand deposits	$ 3,865,024.37
(b) Total time and savings deposits	$10,959,998.87
Liabilities for borrowed money	40
TOTAL LIABILITIES	15,29

Reserves on Loans & Securit

Reserve for bad debt losses on loans (set up pursuant to IRS rulings)	11
TOTAL RESERVES ON LOANS AND SECURITIES	11

Capital Accounts

Equity capital-total	1,45
Common Stock-total par value	25
No. shares authorized 54,333	
No. shares outstanding 50,000	
Surplus	60
Undivided profits	33
Reserve for contingencies and other capital reserves	7
TOTAL CAPITAL ACCOUNTS	1,45
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	16,79

Memoranda

Average of total deposits for the 15 calendar days ending with call date	14,67
Average of total loans for the 15 calendar days ending with call date	10,98
Interest collected not earned on installment loans included in total capital accounts	11

I, WILLIAM A. HUNTER, CASHIER, of the above bank do hereby declare that this report of condition is true correct to the best of my knowiedge and belief.

WILLIAM A. HUN

WE, THE UNDERSIGNED DIRECTORS ATTEST CORRECTNESS OF THIS REPORT OF CONDITION DECLARE THAT IT HAS BEEN EXAMINED BY US TO THE BEST OF OUR KNOWLEDGE AND BELIE TRUE AND CORRECT.

EUGENE W. CARSON, A. R. HARWOOD
JAMES A. SMITH - Direc

Chestnut Grove

The regular Woman's Missionary Society meeting will be held Friday, July 19, at 8 p. m. in the home of Mrs. Dott Bryan.

Mr. and Mrs. C. H. Morris, Mr. and Mrs. Don Morris and boys were Sunday visitors of Mr. Jack Morris in Richmond.

Mrs. C. D. Proffitt of Charlottesville is spending some time in the home of Mr. and Mrs. V. C. Proffitt.

Sunday visitors of Mr. and Mrs. R. L. Harris were Mr. and Mrs. Flood Harris of Breen Bay.

Mr. and Mrs. W. T.Cook and Wayne Cook visited Mrs. Cook's cousin, Miss Alleyne Coley at Creedmore, N. C. Saturday.

Tommy Mottley of Burkeville was a Sunday visitor in the home of Mr. and Mrs. Kemper Beasley, Sr. and in the home of Mr. and Mrs. V. C. Proffitt.

Mr. and Mrs. Ewing Joyner of Kentucky have made their annual visit to Virginia and attended services at the Chestnut Grove Baptist Church Sunday.

Ethel Proffitt is spending this week with Martha Lynn Akers at Christiansburg.

News has been received here of the death of Lewis Glover in Richmond. Sympathy goes out to the family.

Mr. and Mrs. Bob Bryan attended services at V. P. I. at Blacksburg Wednesday.

The Harold Akers family and the Marvin Reed family spent the week end at the Christiansburg Hunt Club here and visited in the Kemper Beasley and Vernard Proffitt homes.

Mrs. Lula Bowman of Farmville, Mr. Jimmy Lewis of Blackstone were Sunday visitors in the home of Mr. and Mrs. Kemper Beasley, Sr.

Spout Spring Ruritan To Hold Cook Out

The Spout Spring Ruritan Club will hold its annual family cook out Saturday, July 20th at 6:30 p.m. at the Hospitality Farm House of J. Franklin Vaughan in Spout Spring, Virginia. All members and families are urged to be present. There will be volleyball, badmitten, horse shoes and fishing for all who care to participate.

BARK: GOOD ANIMAL BEDDING AND MANY OTHER USES

For many years farmers have been using wood shavings and sawdust on the farm for various uses ranging from mulches to animal bedding. Some farmers are finding these two products in short supply. This is probably due to the increased demand for these products by paper companies and makers of particleboard.

Another product at the sawmill which will serve about the same purpose as sawdust and shavings is bark. For specific uses it is far superior to the other two products.

Debarkers are used at the sawmill to remove bark from the trees. In past years, this bark was either used in the sawmills for fuel for their dry kiln operations or it was burned or disposed of in some manner as "waste". Due to strict air pollution regualtions, most sawmills are not burning their bark, but are piling it just about any place there is extra space. This "Extra" space is growing smaller at most mills. So the bark, useful as it is, has become a disposal problem for many mills.

Bark can be used for many purposes on the farm and around homes. Due to its good absorbing characteristic, bark can and is being used by farmers for animal bedding, poultry houses, in stockyards, and feeding lots. after use as a bedding for cattle or poultry the bark is suddicelently fortified with nitrogen from the animal excrements. When spread over the fields and plowed into the soil, it adds organic matter which helps in creating a good tilth and an adequate storage medium for soil nutrients.

A farmer in Illinois started using bank and it proved so successful for him that he now has a small business of supplying other farmers. He also mixes limestone, bark, and manure for compose material and sells it to nurseries and landscapers.

Bark has also been very successfully used as a mulch for strawberry bedr and apple orchards. It reduces weeding, watering, and fertilizing, saves time, money, and in many cases the fruit yields are increased also. If the wife has a large flower garden, bark can be used for mulching and achieve the same results.

Another good use for bark is soil stabilization. Hardwood bark is especially good for this. Due to its stringy characteristic, it is not too easily windblown and will stay in place longer than other materials. Old pasture fields with sheet erosion would be a good place to use it. Any open roadbank, or new construction area, could also benefit with its use.

These are only a few of the many uses for which bark can be applied. Why let this useful product go to waste at the sawmills? Contact your nearest mill and ask about helping them with their bark disposal problem. You might be surprised at the benefits received. Like the Illinois farmer, it may grow into another business enterprise for an energetic and imaginative person.

While hearing loss problems affict people of all age groups, rising deafness statistics among the very young poses the most serious threat of all. This is because hearing is so vital to a youngster's learning process during his formative years and that parents frequently mistake their youngster's hearing problem for something other than what it really is.

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